UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF NEW YORK _____ IN RE: CASE NO. 00-60886 RICHARD HALL MARYBETH HALL Debtors Chapter 13 RICHARD HALL MARYBETH HALL **Plaintiffs** ADV. PRO. NO. 00-80157A VS. FIRST UNION HOME EQUITY BANK and FLEET NATIONAL BANK f/k/a FLEET BANK OF NEW YORK Defendants APPEARANCES:

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Hon. Stephen D. Gerling, Chief U.S. Bankruptcy Judge

ERRATA SHEET

The Memorandum-Decision, Findings fo Fact, Conclusions of Law and Order, dated July 8, 2002, is amended as follows:

(1) Delete first full paragraph on page 11 of the Decision, beginning "The sixth cause

of action is also new ..."

(2) The first full paragraph on page 12 of the Decision should read "Debtors have

withdrawn the third and sixth causes of action identified in the original Amended

Complaint. It would appear that the fourth and fifth causes of action, as well as the

seventh and eighth causes of action in the Amended Complaint are now asserted as

single causes of action set forth in the fourth and seventh causes of action in the

Conformed Complaint, respectively."

(3) Delete the second and third full paragraphs on page 16 of the Decision, beginning

"The Debtors' sixth cause of action" and "At the trial, the Court heard

testimony "

(4) Delete the second ordering paragraph, stating "ORDERED that the Debtors' motion

seeking to amend their Amended Complaint to add the sixth cause of action based

on NYRPAPL § 1921 "

(5) Amend the third ordering paragraph, to state "ORDERED that the Debtors' third and

sixth causes of action identified in the Amended Complaint are withdrawn . . . "

Dated at Utica, New York

this day of 2002

STEPHEN D. GERLING

Chief U.S. Bankruptcy Judge